



Bank Holding Company Performance Report March 31, 2022—FR BHCPR

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BHC Name ENTERPRISE FINANCIAL SERVICES CORP

City/State CLAYTON, MO

Bank Holding Company Information

Federal Reserve District: 8

Consolidated Assets (\$000): 13,706,769

Peer Group Number: 1 Number in Peer Group: 134

Number of Bank Subsidiaries: 1

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

ENTERPRISE FINANCIAL SERVICES CORP
150 NORTH MERAMEC
CLAYTON, MO 63105

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BHC Name

City/State

Summary Ratios

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	13,628,267	9,920,821	11,442,602	8,224,693	6,880,713
Net income (\$000)	47,693	29,926	133,055	74,384	92,739
Number of BHCs in peer group	134	133	130	147	146

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	3.01	2.55	83	3.23	2.67	84	3.19	2.60	86	3.32	2.96	78	3.48	3.21	64
+ Non-interest income	0.54	0.97	28	0.50	1.13	19	0.58	1.04	27	0.63	0.98	33	0.71	0.90	36
- Overhead expense	1.82	2.18	27	2.17	2.28	47	2.13	2.17	50	2	2.48	25	2.39	2.59	39
- Provision for credit losses	-0.12	0.04	11	0	-0.12	70	0.12	-0.09	93	0.80	0.38	91	0.09	0.12	47
+ Securities gains (losses)	0	0	43	0	0.01	32	0	0.01	23	0.01	0.02	47	0	0.01	15
+ Other tax equivalent adjustments	0	0	82	0	0	9	0	0	46	0	0	54	0	0	82
= Pretax net operating income (tax equivalent)	1.84	1.35	82	1.56	1.78	38	1.52	1.66	41	1.16	1.22	49	1.71	1.53	70
Net operating income	1.40	1.03	82	1.21	1.36	39	1.16	1.26	41	0.90	0.97	45	1.35	1.19	65
Net income	1.40	1.02	82	1.21	1.35	40	1.16	1.26	41	0.90	0.97	45	1.35	1.19	65
Net income (Subchapter S adjusted)		1.74			1.78			1.97			1.27			1.41	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.41	2.96	80	3.74	3.18	84	3.66	3.06	87	4.07	3.78	77	4.88	4.49	83
Interest expense	0.17	0.20	48	0.25	0.29	52	0.22	0.25	53	0.46	0.57	36	1.06	1.02	53
Net interest income (tax equivalent)	3.24	2.75	83	3.48	2.88	84	3.44	2.80	87	3.61	3.17	81	3.82	3.45	69
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.07	0.09	56	0.31	0.16	77	0.14	0.11	65	0.03	0.11	27	0.13	0.11	65
Earnings coverage of net loan and lease losses (X)	37.32	38.54	65	6.73	25.70	25	15.62	39.72	41	81.45	33.55	82	18.66	22.46	53
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.54	1.20	79	1.80	1.49	74	1.61	1.23	80	1.89	1.35	85	0.81	0.94	34
Allowance for loan and lease losses / Total loans and leases	1.54	1.17	80	1.80	1.47	76	1.61	1.20	82	1.89	1.33	86	0.81	0.93	36
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.26	0.47	24	0.58	0.70	44	0.37	0.49	37	0.63	0.67	51	0.61	0.56	63
30-89 days past due loans and leases / Total loans and leases	0.17	0.32	31	0.40	0.33	72	0.42	0.32	74	0.18	0.26	43	0.25	0.31	50
Liquidity and Funding															
Net noncore funding dependence	-8.56	-1.97	25	-0.69	-0.51	51	-7.98	-2.33	32	5.09	0.77	60	17.57	10.70	74
Net short-term noncore funding dependence	-10.67	-6.65	28	-2.60	-6.88	66	-10.14	-7.71	38	3.21	-3.25	68	14.88	5.88	84
Net loans and leases / Total assets	65.09	59.31	65	70.32	60.99	79	65.59	58.67	68	72.83	69.27	60	71.95	72.36	40
Capitalization															
Tier 1 leverage ratio	9.58	9.06	69	9.45	9.15	60	9.74	8.98	72	10.03	9.65	66	10.05	10.39	44
Holding company equity capital / Total assets	10.75	10.29	58	10.72	10.72	48	11.30	10.71	59	11.06	10.51	60	11.82	11.37	55
Total equity capital (including minority interest) / Total assets	10.75	10.40	57	10.72	10.85	47	11.30	10.82	58	11.07	10.57	59	11.83	11.43	54
Common equity tier 1 capital / Total risk-weighted assets	11.04	12.21	33	11.04	12.57	27	11.29	12.42	34	10.85	12.44	27	9.90	12.50	10
Net loans and leases / Equity capital (X)	6.06	5.82	54	6.56	5.73	71	5.81	5.53	60	6.58	6.79	46	6.08	6.55	38
Cash dividends / Net income	19.17	33.45	25	18.80	23.13	37	19.66	28.27	30	26.61	29.42	46	17.87	25.65	36
Cash dividends / Net income (Subchapter S adjusted)		28.47			14.81			3.14			39.66			93.20	
Growth Rates															
Assets	34.50	9.35	90	35.86	16.49	88	38.82	10.50	92	32.97	16.11	91	29.90	8.66	93
Equity capital	34.84	4.03	89	29.07	9.13	91	41.72	7.46	93	24.42	8.42	94	43.62	12.19	95
Net loans and leases	24.50	6.29	89	33.35	7.22	91	25.02	3.36	91	34.59	9.99	93	22.51	8.63	88
Noncore funding	25.63	-10.65	90	-41.57	-25.09	30	19.24	-14.79	85	-28.92	-12.78	29	25.54	4.16	79
Parent Company Ratios															
Short-term debt / Equity capital	0	0.49	40	0	0.52	41	0	0.57	38	0	0.01	46	0	0.01	46
Long-term debt / Equity capital	5.69	11.08	42	12.68	11.33	66	5.57	10.95	40	13.10	5.67	76	9.62	3.86	76
Equity investment in subsidiaries / Equity capital	103.96	103.47	57	110.24	102.85	85	103.72	103.22	58	112.46	104.49	80	114.24	104.21	85
Cash from ops + noncash items + op expense / Op expense + dividends	229.81	125.04	79	359.08	98.58	95	229.15	154.48	78	134.13	138.81	58	213.11	152.31	82

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	95,840	76,804	347,818	269,588	268,659	24.79	141.79
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	95,312	76,504	346,345	268,264	267,264	24.58	143.10
Tax-exempt income on loans and leases.....	528	300	1,473	1,324	1,395	76.00	22.79
Estimated tax benefit on income on loans and leases.....	178	99	488	439	457	78.84	-32.62
Income on loans and leases (tax equivalent).....	96,018	76,903	348,306	270,027	269,116	24.86	140.64
Investment interest income (tax equivalent).....	10,622	8,638	36,426	35,809	33,698	22.98	175.68
Interest on balances due from depository institutions.....	817	189	1,495	611	2,090	332.28	528.46
Interest income on other earning assets.....	347	180	1,275	904	1,093	92.78	417.91
Total interest income (tax equivalent).....	107,804	85,910	387,502	307,351	305,997	25.48	145.28
Interest on time deposits of \$250K or more.....	209	421	1,305	3,076	3,650	-50.36	-26.92
Interest on time deposits < \$250K.....	585	891	2,839	7,830	11,506	-34.34	-37.03
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	2,030	1,326	6,404	10,058	34,649	53.09	-9.38
Interest on other borrowings and trading liabilities.....	1,587	1,581	6,408	8,852	14,055	0.38	57.75
Interest on subordinated debt and mandatory convertible securities.....	970	1,593	5,961	4,876	2,506	-39.11	54.70
Total interest expense.....	5,381	5,812	22,917	34,692	66,366	-7.42	5.76
Net interest income (tax equivalent).....	102,423	80,098	364,585	272,659	239,631	27.87	163.55
Non-interest income.....	18,363	12,352	66,614	51,846	48,726	48.66	152.73
Adjusted operating income (tax equivalent).....	120,786	92,450	431,199	324,505	288,357	30.65	161.84
Overhead expense.....	62,105	53,854	244,155	164,339	164,336	15.32	132.20
Provision for credit losses.....	-4,068	46	13,385	65,398	6,372		
Securities gains (losses).....	0	0	0	421	-49		
Other tax equivalent adjustments.....	1	-1	0	0	1		
Pretax net operating income (tax equivalent).....	62,581	38,602	173,702	95,170	117,647	62.12	247.71
Applicable income taxes.....	13,381	7,557	35,578	17,563	23,297	77.07	162.06
Tax equivalent adjustments.....	1,507	1,119	5,069	3,223	1,611	34.67	200.80
Applicable income taxes (tax equivalent).....	14,888	8,676	40,647	20,786	24,908	71.60	165.53
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	47,693	29,926	133,055	74,384	92,739	59.37	284.90
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	47,693	29,926	133,055	74,384	92,739	59.37	284.90
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	47,693	29,926	133,055	74,384	92,739	59.37	284.90
Investment securities income (tax equivalent).....	10,622	8,638	36,426	35,809	33,698	22.98	175.68
US Treasury and agency securities (excluding mortgage-backed securities).....	773	127	1,155	459	1,185	508.66	36.33
Mortgage-backed securities.....	3,302	3,211	11,927	20,092	25,243	2.83	24.70
All other securities.....	6,547	5,300	23,344	15,258	7,270	23.54	926.20
Cash dividends declared.....	9,144	5,627	26,153	19,795	16,568	62.50	254.56
Common.....	7,915	5,627	26,153	19,795	16,568	40.66	206.90
Preferred.....	1,229	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Relative Income Statement and Margin Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Average Assets															
Interest income (tax equivalent)	3.16	2.75	80	3.46	2.96	84	3.39	2.85	85	3.74	3.53	70	4.45	4.19	75
Less: Interest expense	0.16	0.19	48	0.23	0.27	52	0.20	0.23	52	0.42	0.54	35	0.96	0.95	52
Equals: Net interest income (tax equivalent)	3.01	2.55	83	3.23	2.67	84	3.19	2.60	86	3.32	2.96	78	3.48	3.21	64
Plus: Non-interest income	0.54	0.97	28	0.50	1.13	19	0.58	1.04	27	0.63	0.98	33	0.71	0.90	36
Equals: adjusted operating income (tax equivalent)	3.55	3.56	62	3.73	3.87	51	3.77	3.70	61	3.95	3.96	47	4.19	4.16	48
Less: Overhead expense	1.82	2.18	27	2.17	2.28	47	2.13	2.17	50	2	2.48	25	2.39	2.59	39
Less: Provision for credit losses	-0.12	0.04	11	0	-0.12	70	0.12	-0.09	93	0.80	0.38	91	0.09	0.12	47
Plus: Realized gains (losses) on held-to-maturities securities	0	0	49	0	0	50	0	0	49	0	0	48	0	0	48
Plus: Realized gains (losses) on available-for-sale securities	0	0	42	0	0.01	33	0	0.01	23	0.01	0.02	47	0	0.01	14
Plus: other tax equivalent adjustments	0	0	82	0	0	9	0	0	46	0	0	54	0	0	82
Equals: Pretax net operating income (tax equivalent)	1.84	1.35	82	1.56	1.78	38	1.52	1.66	41	1.16	1.22	49	1.71	1.53	70
Less: Applicable income taxes (tax equivalent)	0.44	0.31	81	0.35	0.40	33	0.36	0.38	48	0.25	0.27	49	0.36	0.35	45
Less: Minority interest	0	0	42	0	0	42	0	0	40	0	0	45	0	0	45
Equals: Net operating income	1.40	1.03	82	1.21	1.36	39	1.16	1.26	41	0.90	0.97	45	1.35	1.19	65
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Equals: Net income	1.40	1.02	82	1.21	1.35	40	1.16	1.26	41	0.90	0.97	45	1.35	1.19	65
Memo: Net income (last four quarters)	1.22	1.17	56	1.03	1.07	44	1.16	1.26	41	0.90	0.97	44	1.35	1.19	65
Net income—BHC and noncontrolling (minority) interest	1.40	1.04	82	1.21	1.37	40	1.16	1.27	40	0.90	0.97	45	1.35	1.19	65
Margin Analysis															
Average earning assets / Average assets	92.90	93.16	48	92.69	93.08	47	92.65	93.08	43	91.89	93.47	29	91.08	93.22	25
Average interest-bearing funds / Average assets	53.51	60.43	19	60.08	62.97	40	56.30	61.99	28	65.58	68.25	40	70.03	70.66	47
Interest income (tax equivalent) / Average earning assets	3.41	2.96	80	3.74	3.18	84	3.66	3.06	87	4.07	3.78	77	4.88	4.49	83
Interest expense / Average earning assets	0.17	0.20	48	0.25	0.29	52	0.22	0.25	53	0.46	0.57	36	1.06	1.02	53
Net interest income (tax equivalent) / Average earning assets	3.24	2.75	83	3.48	2.88	84	3.44	2.80	87	3.61	3.17	81	3.82	3.45	69
Yield or Cost															
Total loans and leases (tax equivalent)	4.27	3.88	77	4.28	4.05	66	4.33	4.01	72	4.46	4.28	62	5.37	4.98	77
Interest-bearing bank balances	0.18	0.18	57	0.12	0.10	78	0.15	0.14	65	0.26	0.32	38	2	2.26	38
Federal funds sold and reverse repos	0	0.28	20	0	0.26	21	0	0.25	19	0.42	0.43	62	1.53	2.02	24
Trading assets		0.43			0.39			0.45			0.80			0.49	
Total earning assets	3.36	2.93	77	3.69	3.15	83	3.61	3.04	86	4.02	3.80	74	4.86	4.47	80
Investment securities (tax equivalent)	2.26	1.78	88	2.61	1.84	90	2.46	1.77	87	2.80	2.32	81	2.92	2.74	66
US Treasury and agency securities (excluding mortgage-backed securities)	0.85	1.09	30	1.47	1.30	61	0.77	1.14	27	2.12	1.87	65	2.89	2.54	68
Mortgage-backed securities	1.97	1.67	81	2.24	1.60	90	2.10	1.57	86	2.64	2.05	88	2.65	2.54	65
All other securities	2.62	2.75	50	2.68	2.93	45	2.68	2.81	50	2.83	3.24	49	2.83	3.80	19
Interest-bearing deposits	0.17	0.16	58	0.19	0.26	38	0.18	0.21	50	0.44	0.62	29	1.19	1.13	57
Time deposits of \$250K or more	0.52	0.48	58	1.04	0.82	68	0.81	0.66	69	1.61	1.60	45	1.91	2.13	26
Time deposits < \$250K	0.53	0.44	70	0.95	0.78	68	0.70	0.62	64	1.59	1.49	61	1.92	1.91	44
Other domestic deposits	0.13	0.13	62	0.11	0.17	34	0.12	0.15	46	0.25	0.36	29	1.02	0.86	63
Foreign deposits		0.14			0.13			0.14			1.24			2.53	
Federal funds purchased and repos	0.06	0.16	24	0.07	0.18	30	0.07	0.17	35	0.59	0.37	77	1.71	1.23	70
Other borrowed funds and trading liabilities	1.63	1.14	67	1.60	1.38	63	1.62	1.27	63	1.79	0.55	83	3.07	1.03	95
All interest-bearing funds	0.30	0.31	57	0.39	0.42	54	0.36	0.37	57	0.64	0.79	35	1.38	1.34	53

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	18,363	12,352	66,614	51,846	48,726
Fiduciary activities income	2,415	2,297	9,475	8,588	8,595
Service charges on deposit accounts - domestic	4,163	3,062	15,412	11,559	12,486
Trading revenue	0	0	0	0	0
Investment banking fees and commissions	211	174	780	1,189	1,328
Insurance activities revenue	1	16	27	87	120
Venture capital revenue	0	0	0	0	0
Net servicing fees	658	550	2,182	365	4
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	116	1,564	5,266	3,732	3,201
Other non-interest income	10,799	4,689	33,472	26,326	22,992
Total overhead expenses	62,105	53,854	244,155	164,339	164,336
Personnel expense	35,584	30,325	135,173	93,778	86,880
Net occupancy expense	4,566	3,611	16,461	12,832	12,597
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	1,430	1,415	5,691	5,673	5,543
Other operating expenses	20,525	18,503	86,830	52,056	59,316
Fee income on mutual funds and annuities	207	172	763	1,064	1,232
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	1,060	954	1,054	971	805
Average personnel expense per employee	33.57	31.79	128.25	96.58	107.93
Average assets per employee	12,856.86	10,399.18	10,856.36	8,470.33	8,547.47

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	1.13	2.26	43	1.39	2.10	45	1.15	2.17	43	2.05	0.51	85	2.53	0.66	85
Overhead expenses / Net Interest Income + non-interest income	52.07	61.09	19	58.97	59.31	47	57.30	59.28	36	51.15	61.22	10	57.31	61.79	30
Percent of Average Assets															
Total overhead expense	1.82	2.18	27	2.17	2.28	47	2.13	2.17	50	2	2.48	25	2.39	2.59	39
Personnel expense	1.04	1.21	28	1.22	1.28	47	1.18	1.21	47	1.14	1.42	25	1.26	1.50	29
Net occupancy expense	0.13	0.23	14	0.15	0.24	14	0.14	0.23	16	0.16	0.30	5	0.18	0.32	8
Other operating expenses	0.64	0.71	48	0.80	0.73	68	0.81	0.72	72	0.70	0.73	49	0.94	0.76	74
Overhead less non-interest income	1.28	1.18	56	1.67	1.10	88	1.55	1.10	87	1.37	1.44	42	1.68	1.65	51
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	51.42	60.59	18	58.25	58.69	46	56.62	58.83	37	50.64	58.93	11	56.99	59.91	38
Personnel expense	29.46	33.94	25	32.80	33.28	41	31.35	32.93	34	28.90	33.88	19	30.13	34.17	27
Net occupancy expense	3.78	6.43	14	3.91	6.42	14	3.82	6.23	13	3.95	7.04	6	4.37	7.50	10
Other operating expenses	18.18	19.35	42	21.54	18.45	77	21.46	19.18	68	17.79	17.57	57	22.49	17.93	79
Total non-interest income	15.20	26.24	25	13.36	28.42	17	15.45	27.67	23	15.98	23.45	31	16.90	19.83	39
Fiduciary activities income	2	2.31	55	2.48	2.15	61	2.20	2.20	56	2.65	1.45	73	2.98	1.61	75
Service charges on domestic deposit accounts	3.45	3.51	47	3.31	3.21	50	3.57	3.27	51	3.56	2.67	70	4.33	3.21	69
Trading revenue	0	0.53	34	0	0.97	24	0	0.62	27	0	0.10	39	0	0.07	41
Investment banking fees and commissions	0.17	2.33	20	0.19	2.51	19	0.18	2.58	20	0.37	1.03	44	0.46	0.91	50
Insurance activities revenue	0	0.38	31	0.02	0.38	39	0.01	0.36	31	0.03	0.41	59	0.04	0.37	63
Venture capital revenue	0	0.02	43	0	0.02	45	0	0.04	44	0	0	48	0	0	50
Net servicing fees	0.54	1.49	57	0.59	0.99	63	0.51	0.60	66	0.11	0	68	0	0.22	30
Net securitization income	0	0	48	0	0.01	45	0	0.01	44	0	0	48	0	0	48
Net gain (loss) - sales of loans, OREO, and other assets	0.10	1.74	19	1.69	3.74	42	1.22	3.30	37	1.15	5.55	29	1.11	2.27	54
Other non-interest income	8.94	8.92	61	5.07	8.65	32	7.76	9.27	49	8.11	7.76	63	7.97	7.41	61
Overhead less non-interest income	36.21	33.42	55	44.89	29.66	87	41.17	30.52	80	34.67	34.63	47	40.09	39.47	54
Applicable income taxes / Pretax net operating income (tax equivalent)	21.38	20.83	56	19.58	21.04	32	20.48	21.18	39	18.45	20.30	31	19.80	21.51	32
Applicable income tax + TE / Pretax net operating income + TE	23.79	22.92	62	22.48	22.74	48	23.40	22.67	65	21.84	22.51	35	21.17	23.31	29

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Assets

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Real estate loans	5,386,467	4,009,049	5,340,021	3,967,256	2,826,425	34.36	177.54
Commercial and industrial loans	3,350,066	3,041,230	3,341,391	3,050,397	2,331,018	10.15	88.60
Loans to individuals	117,872	93,578	130,462	71,789	24,529	25.96	305.59
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	48,657	38,413	50,984	38,598	30,139	26.67	4112.73
Other loans and leases	157,281	115,042	161,173	110,459	107,796	36.72	5.46
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	9,060,343	7,297,312	9,024,031	7,238,499	5,319,907	24.16	132.53
Less: Allowance for loan and lease losses	139,212	131,527	145,041	136,671	43,288	5.84	211.96
Net loans and leases	8,921,131	7,165,785	8,878,990	7,101,828	5,276,619	24.50	131.61
Debt securities that reprice or mature in over 1 year	1,814,068	1,397,319	1,705,271	1,384,258	1,314,636	29.82	203.03
Mutual funds and equity securities	2,843	201	3,012	148	168	1314.43	
Subtotal	10,738,042	8,563,305	10,587,273	8,486,234	6,591,423	25.40	141.28
Interest-bearing bank balances	1,735,484	786,826	1,818,152	444,050	93,157	120.57	1707.72
Federal funds sold and reverse repos	224	1,638	1,356	1,519	3,060	-86.32	-79.86
Debt securities that reprice or mature within 1 year	119,973	15,849	91,030	16,230	1,847	656.98	61.53
Trading assets	0	0	0	0	0		
Total earning assets	12,593,723	9,367,618	12,497,811	8,948,033	6,689,487	34.44	172.48
Non-interest-bearing cash and due from depository institutions	252,706	103,367	209,177	99,760	74,769	144.47	120.55
Premises, fixed assets, and leases	64,219	52,078	62,475	53,169	60,013	23.31	89.22
Other real estate owned	1,459	6,164	3,493	5,330	6,344	-76.33	-50.12
Investment in unconsolidated subsidiaries	0	0	0	0	0		-100.00
Intangible and other assets	795,220	661,921	765,016	645,728	503,178	20.14	138.99
Total assets	13,706,769	10,190,699	13,537,358	9,751,571	7,333,791	34.50	168.43
Quarterly average assets	13,628,267	9,920,821	13,262,474	9,114,533	7,303,236	37.37	197.98
Average loans and leases (YTD)	8,996,178	7,193,793	8,038,248	6,052,685	5,007,065	25.05	154.22
Memoranda							
Loans held-for-sale	4,270	8,531	6,389	13,564	5,570	-49.95	-20.63
Loans not held-for-sale	9,056,073	7,288,781	9,017,642	7,224,935	5,314,337	24.25	132.74
Real estate loans secured by 1-4 family	436,909	311,578	460,441	332,743	371,831	40.22	15.97
Commercial real estate loans	4,835,678	3,560,920	4,764,574	3,494,555	2,341,511	35.80	220.42
Construction and land development	702,630	510,501	734,073	546,686	457,273	37.64	133.23
Multifamily	212,133	144,335	216,952	145,832	139,522	46.97	125.69
Nonfarm nonresidential	3,920,915	2,906,084	3,813,549	2,802,037	1,744,716	34.92	252.00
Real estate loans secured by farmland	113,880	136,551	115,006	139,958	113,083	-16.60	107.40
Total investment securities	1,936,884	1,413,369	1,799,313	1,400,636	1,316,651	37.04	187.83
U.S. Treasury securities	115,581	11,409	91,170	11,465	10,226	913.07	362.34
US agency securities (excluding mortgage-backed securities)	235,584	23,445	173,511	15,161	10,046	904.84	123.99
Municipal securities	802,157	647,588	811,463	592,557	224,728	23.87	1528.71
Mortgage-backed securities	643,477	588,856	581,964	639,314	948,367	9.28	30.39
Asset-backed securities	0	0	0	0	0		
Other debt securities	137,242	141,870	138,193	141,991	123,116	-3.26	
Mutual funds and equity securities	2,843	201	3,012	148	168	1314.43	
Available-for-sale securities	1,392,444	945,660	1,366,006	912,429	1,135,317	47.25	134.54
U.S. Treasury securities	115,581	11,409	91,170	11,465	10,226	913.07	362.34
US agency securities (excluding mortgage-backed securities)	235,584	23,445	173,511	15,161	10,046	904.84	123.99
Municipal securities	449,358	403,558	575,084	344,233	213,023	11.35	1202.11
Mortgage-backed securities	580,196	492,080	513,859	526,572	902,022	17.91	35.24
Asset-backed securities	0	0	0	0	0		
Other debt securities	11,725	15,168	12,382	14,998	0	-22.70	
Mutual funds and equity securities	0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation)	-48,255	2,591	4,377	13,463	774		
Available-for-sale securities appreciation (depreciation)	-99,304	15,206	7,046	29,747	19,994		
Structured notes, fair value	4,937	5,383	5,250	4,558	4,255	-8.29	
Pledged securities	581,365	465,643	752,745	525,769	484,795	24.85	40.45

BHC Name _____

City/State _____

Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	1,569,828	919,862	1,476,490	1,269,152	391,997	70.66	237.98
NOW, ATS and transaction accounts	445,226	408,020	428,075	400,672	252,118	9.12	104.13
Time deposits less brokered deposits < \$250K	-60,356	55,167	-53,727	7,271	56,484		
MMDA and other savings accounts	9,088,397	6,668,217	8,832,511	5,772,514	4,302,896	36.29	232.61
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	11,043,095	8,051,266	10,683,349	7,449,609	5,003,495	37.16	220.79
Time deposits of \$250K or more	161,078	154,993	162,922	169,504	202,383	3.93	10.92
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	207,417	202,246	331,006	271,081	400,886	2.56	-41.58
Secured federal funds purchased	0	0	0	0	170,000		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	0	0	0	0	0		-100.00
Other borrowings w/remaining maturity over 1 year	71,429	77,143	72,857	80,000	86,692	-7.41	224.49
Brokered deposits < \$250K	496,753	311,191	499,098	373,320	567,581	59.63	10.80
Noncore funding	936,677	745,573	1,065,883	893,905	1,257,542	25.63	-4.39
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	158,907	207,937	158,846	207,846	145,626	-23.58	34.59
Other liabilities	94,862	93,373	100,114	121,182	59,888	1.59	238.33
Total liabilities	12,233,541	9,098,149	12,008,192	8,672,542	6,466,551	34.46	167.80
Equity Capital							
Perpetual preferred stock (including surplus)	71,988	0	71,988	0	0		
Common stock	395	332	398	332	281	18.98	66.67
Common surplus	1,010,446	698,005	1,018,799	697,839	526,599	44.76	190.14
Retained earnings	523,136	441,511	492,681	417,212	380,737	18.49	165.24
Accumulated other comprehensive income	-59,260	26,177	18,777	37,120	17,749		
Other equity capital components	-73,528	-73,528	-73,528	-73,528	-58,181		
Total holding company equity capital	1,473,177	1,092,497	1,529,115	1,078,975	867,185	34.84	173.86
Noncontrolling (minority) interest in subsidiaries	51	53	51	54	55	-3.77	-15.00
Total equity capital, including minority interest	1,473,228	1,092,550	1,529,166	1,079,029	867,240	34.84	173.84
Total liabilities and capital	13,706,769	10,190,699	13,537,358	9,751,571	7,333,791	34.50	168.43
Memoranda							
Non-interest-bearing deposits	4,880,069	2,914,210	4,581,496	2,721,355	1,331,498	67.46	367.97
Interest-bearing deposits	6,820,857	5,603,240	6,763,873	5,271,078	4,441,961	21.73	127.88
Total deposits	11,700,926	8,517,450	11,345,369	7,992,433	5,773,459	37.38	189.92
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,529,115	1,078,975	1,078,975	867,185	603,804		
Accounting restatements	0	0	0	-18,114	0		
Net income	47,693	29,926	133,055	74,384	92,739		
Net sale of new perpetual preferred stock	0	0	71,988	0	0		
Net sale of new common stock	-16,450	166	-52,687	4,256	-11,706		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	15,347	0		
Changes incident to business combinations	0	0	342,280	167,035	171,885		
Less: Dividends declared	9,144	5,627	26,153	19,795	16,568		
Change in other comprehensive income	-78,037	-10,943	-18,343	19,371	27,031		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	1,473,177	1,092,497	1,529,115	1,078,975	867,185		

BHC Name

City/State

Percent Composition of Assets

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Real estate loans	39.30	37.11	54	39.34	36.10	54	39.45	36.25	54	40.68	48.33	27	38.54	52.67	15
Commercial and industrial loans	24.44	10.78	94	29.84	13.88	96	24.68	10.76	93	31.28	13.47	96	31.78	11.45	95
Loans to individuals	0.86	3.61	40	0.92	3.42	42	0.96	3.36	45	0.74	2.29	47	0.33	2.71	26
Loans to depository institutions and acceptances of other banks	0	0.02	34	0	0.02	32	0	0.02	34	0	0	45	0	0	44
Agricultural loans	0.35	0.17	80	0.38	0.19	79	0.38	0.18	80	0.40	0.43	70	0.41	0.53	66
Other loans and leases	1.15	4.19	22	1.13	4.29	21	1.19	4.47	22	1.13	1.39	67	1.47	1.08	70
Net loans and leases	65.09	59.31	65	70.32	60.99	79	65.59	58.67	68	72.83	69.27	60	71.95	72.36	40
Debt securities over 1 year	13.23	19.47	30	13.71	16.70	35	12.60	19.46	25	14.20	13.53	58	17.93	13.66	77
Mutual funds and equity securities	0.02	0.06	44	0	0.06	35	0.02	0.06	48	0	0.05	46	0	0.06	40
Subtotal	78.34	80.04	31	84.03	78.43	71	78.21	79.22	37	87.02	83.47	68	89.88	86.76	74
Interest-bearing bank balances	12.66	7.18	82	7.72	9.08	42	13.43	8.50	79	4.55	6.78	40	1.27	2.97	33
Federal funds sold and reverse repos	0	0.55	60	0.02	0.50	65	0.01	0.54	64	0.02	0.02	82	0.04	0.03	84
Debt securities 1 year or less	0.88	1.65	40	0.16	1.59	13	0.67	1.56	38	0.17	2.03	12	0.03	2.10	5
Trading assets	0	0.52	20	0	0.56	19	0	0.49	19	0	0.04	38	0	0.03	38
Total earning assets	91.88	91.28	60	91.92	91.48	55	92.32	91.77	58	91.76	92.98	31	91.21	92.39	34
Non-interest cash and due from depository institutions	1.84	0.96	93	1.01	1	47	1.55	0.82	94	1.02	1.07	54	1.02	1.14	42
Other real estate owned	0.01	0.01	65	0.06	0.02	86	0.03	0.01	83	0.05	0.03	76	0.09	0.04	78
All other assets	6.28	7.70	27	7.07	7.44	46	6.14	7.35	35	7.22	5.87	73	7.77	6.41	68
Memoranda															
Short-term investments	13.54	10.28	71	7.89	11.92	33	14.11	11.47	67	4.74	9.38	25	1.34	5.36	12
U.S. Treasury securities	0.84	1.80	50	0.11	0.98	44	0.67	1.47	55	0.12	0.19	75	0.14	0.29	71
US agency securities (excluding mortgage-backed securities)	1.72	0.79	80	0.23	0.73	44	1.28	0.82	75	0.16	1.28	27	0.14	1.25	27
Municipal securities	5.85	1.72	88	6.35	1.77	90	5.99	1.73	89	6.08	2.96	81	3.06	2.58	65
Mortgage-backed securities	4.69	14.04	12	5.78	12.38	17	4.30	14.14	9	6.56	8.52	42	12.93	9.38	72
Asset-backed securities	0	0.56	22	0	0.35	25	0	0.50	24	0	0.35	32	0	0.30	34
Other debt securities	1	0.55	74	1.39	0.46	84	1.02	0.53	75	1.46	0.60	81	1.68	0.53	80
Loans held-for-sale	0.03	0.40	35	0.08	0.46	31	0.05	0.55	33	0.14	0.58	38	0.08	0.39	35
Loans held for investment	66.07	59.15	67	71.52	61.15	81	66.61	58.06	73	74.09	69.07	67	72.46	72.01	44
Real estate loans secured by 1-4 family	3.19	11.67	14	3.06	11.69	12	3.40	11.46	15	3.41	14.47	8	5.07	16.02	10
Revolving	0.58	1.40	29	0.54	1.51	29	0.53	1.42	28	0.62	1.79	26	0.93	2.24	27
Closed-end, secured by first liens	2.30	9.94	11	2.29	9.76	13	2.51	9.67	15	2.53	12.11	9	3.82	13.07	13
Closed-end, secured by junior liens	0.31	0.17	81	0.23	0.21	70	0.36	0.17	86	0.26	0.27	56	0.32	0.37	51
Commercial real estate loans	35.28	23.42	77	34.94	22.27	84	35.20	22.69	80	35.84	30.65	71	31.93	33.26	45
Construction and land development	5.13	3.49	71	5.01	3.32	73	5.42	3.34	79	5.61	4.32	69	6.24	5	66
Multifamily	1.55	3.52	31	1.42	3.21	31	1.60	3.57	33	1.50	5.03	20	1.90	4.76	29
Nonfarm nonresidential	28.61	15.11	91	28.52	14.77	92	28.17	14.57	91	28.73	19.97	84	23.79	21.85	60
Real estate loans secured by farmland	0.83	0.33	81	1.34	0.33	88	0.85	0.30	81	1.44	0.85	73	1.54	0.95	74

BHC Name _____ City/State _____

Loan Mix and Analysis of Concentrations of Credit

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	59.45	61.87	37	54.94	57.91	38	59.18	61.05	38	54.81	69.38	19	53.13	72.74	11
Real estate loans secured by 1-4 family	4.82	20.07	10	4.27	19.43	11	5.10	19.86	11	4.60	20.91	8	6.99	22.29	10
Revolving	0.87	2.35	25	0.75	2.45	25	0.80	2.43	25	0.84	2.61	25	1.28	3.13	27
Closed-end	3.95	17.49	10	3.52	16.76	10	4.30	17.24	12	3.76	17.94	9	5.71	18.71	12
Commercial real estate loans	53.37	38.39	73	48.80	35.36	76	52.80	37.86	77	48.28	44.23	67	44.01	46.16	46
Construction and land development	7.76	5.82	66	7	5.29	67	8.13	5.65	71	7.55	6.26	65	8.60	6.97	65
1-4 family	1.80	1.29	70	0.97	1.05	56	1.75	1.18	70	0.91	1.14	51	0.88	1.47	46
Other	5.95	4.49	66	6.03	4.21	69	6.39	4.40	70	6.64	4.94	73	7.71	5.34	74
Multifamily	2.34	5.66	27	1.98	5.08	24	2.40	5.78	27	2.01	7.01	16	2.62	6.42	27
Nonfarm nonresidential	43.28	25	88	39.82	23.47	91	42.26	24.56	87	38.71	29.04	83	32.80	30.59	59
Owner-occupied	21.51	8.44	96	18.93	7.93	94	20.94	8.29	95	18.77	10	92	10.98	10.68	53
Other	21.77	16.32	70	20.90	15.25	70	21.32	15.94	70	19.94	18.53	58	21.81	19.36	64
Real estate loans secured by farmland	1.26	0.59	80	1.87	0.56	84	1.27	0.54	81	1.93	1.30	73	2.13	1.38	74
Loans to depository institutions and acceptances of other banks	0	0.03	34	0	0.03	32	0	0.04	34	0	0	45	0	0	44
Commercial and industrial loans	36.98	18.81	89	41.68	23.16	93	37.03	18.86	90	42.14	19.85	94	43.82	16.16	96
Loans to individuals	1.30	6.52	37	1.28	6.02	36	1.45	6.24	38	0.99	3.53	41	0.46	4	26
Credit card loans	0.04	0.51	57	0.06	0.50	58	0.05	0.53	57	0.06	0.03	78	0.10	0.04	80
Agricultural loans	0.54	0.31	77	0.53	0.33	76	0.56	0.34	76	0.53	0.69	68	0.57	0.78	65
Other loans and leases	1.74	8.03	20	1.58	8.05	20	1.79	8.75	19	1.53	2.07	66	2.03	1.48	70
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	389.66	395.39	45	395.97	382.51	48	391.25	391.81	44	399.97	473.75	28	374.97	493.53	23
Real estate loans secured by 1-4 family	31.61	125.02	10	30.77	124.29	10	33.73	126.06	13	33.55	142.34	9	49.33	151.03	11
Revolving	5.72	14.84	27	5.42	16.14	26	5.30	15.44	26	6.12	17.81	27	9.03	21.25	30
Closed-end	25.89	108.83	11	25.36	106.79	11	28.44	108.85	14	27.42	122.21	12	40.30	127.10	13
Commercial real estate loans	349.82	249.33	75	351.71	237.40	79	349.08	245.88	76	352.32	302.08	66	310.64	311.74	52
Construction and land development	50.83	36.95	67	50.42	35.26	70	53.78	35.95	71	55.12	42.85	67	60.66	46.63	70
1-4 family	11.82	8.02	70	6.97	6.84	60	11.56	7.42	70	6.64	7.52	53	6.24	9.52	48
Other	39.01	28.49	65	43.45	28.01	72	42.22	28.11	73	48.47	33.94	73	54.42	35.90	76
Multifamily	15.35	37.99	32	14.26	34.02	30	15.90	38.66	31	14.70	48.67	20	18.51	44.76	30
Nonfarm nonresidential	283.64	160.85	89	287.03	157.71	90	279.41	158.05	89	282.50	198.42	81	231.47	206.64	62
Owner-occupied	140.99	53.96	97	136.42	52.99	95	138.43	52.99	96	136.96	67.98	95	77.52	71.54	57
Other	142.66	105.37	70	150.61	102.29	72	140.98	102.54	71	145.54	125.78	64	153.94	130.65	68
Real estate loans secured by farmland	8.24	3.46	81	13.49	3.50	87	8.43	3.22	81	14.11	8.35	72	15	8.66	75
Loans to depository institutions and acceptances of other banks	0	0.18	34	0	0.18	32	0	0.21	34	0	0.03	45	0	0.01	44
Commercial and industrial loans	242.35	113.45	92	300.38	145.22	96	244.81	114.45	93	307.54	133.93	95	309.25	106.70	96
Loans to individuals	8.53	36.67	38	9.24	35.91	40	9.56	34.55	41	7.24	22.15	46	3.25	24.83	27
Credit card loans	0.29	2.64	58	0.41	2.59	60	0.31	2.77	57	0.45	0.20	79	0.71	0.24	81
Agricultural loans	3.52	1.66	80	3.79	1.94	80	3.74	1.86	79	3.89	4.17	69	4	4.86	65
Other loans and leases	11.38	47.86	23	11.36	47.52	21	11.81	51.06	23	11.14	13.62	66	14.30	10.25	72
Supplemental															
Non-owner occupied CRE loans / Gross loans	31.86	30.57	53	29.87	27.81	54	31.86	30.07	51	29.51	34	38	33.03	35.38	46
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	208.83	198.65	52	215.29	185.94	57	210.66	195.33	55	215.36	232.08	45	233.12	239.13	50
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	349.82	256.17	75	351.71	243.39	79	349.08	252.85	75	352.32	304.52	66	310.64	315.15	51

BHC Name

City/State

Liquidity and Funding

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Short-term investments	13.54	10.28	71	7.89	11.92	33	14.11	11.47	67	4.74	9.38	25	1.34	5.36	12
Liquid assets	21.76	28.10	34	14.87	27.16	17	21.24	29.03	31	12.42	19.32	25	15.54	16.28	51
Investment securities	14.13	21.67	27	13.87	18.78	31	13.29	21.63	22	14.36	16.07	47	17.95	16.41	63
Net loans and leases	65.09	59.31	65	70.32	60.99	79	65.59	58.67	68	72.83	69.27	60	71.95	72.36	40
Net loans, leases and standby letters of credit	65.65	60.12	65	70.87	61.79	79	66.16	59.49	70	73.36	69.67	60	72.63	72.78	41
Core deposits	80.57	76.85	51	79.01	73.69	59	78.92	75.71	50	76.39	76.49	44	68.23	71.61	28
Noncore funding	6.83	9.46	50	7.32	11.95	39	7.87	10.30	50	9.17	10.29	50	17.15	14.61	64
Time deposits of \$250K or more	1.18	1.46	47	1.52	1.96	47	1.20	1.58	47	1.74	3.37	21	2.76	4.33	31
Foreign deposits	0	0.32	39	0	0.34	39	0	0.34	39	0	0	48	0	0	48
Federal funds purchased and repos	1.51	1.11	74	1.98	1.22	79	2.45	1.23	81	2.78	0.62	89	5.47	0.77	97
Secured federal funds purchased	0	0	50	0	0	48	0	0	49	0	0	49	2.32	0	98
Net federal funds purchased (sold)	1.51	0.44	85	1.97	0.60	87	2.44	0.54	90	2.76	0.59	89	5.42	0.75	97
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0	49	0	0	49
Other borrowings w/remaining maturity of 1 year or less	0	1.03	11	0	1.11	10	0	1	11	0	1.06	16	0	2.75	7
Earning assets that reprice within 1 year	52.11	36.68	85	47.78	38.67	75	53.24	37.37	87	46.71	31.93	83	45.13	33.16	78
Interest-bearing liabilities that reprice within 1 year	2.74	6.16	26	3.39	7.73	20	2.77	6.39	19	3.94	14.04	11	8.68	18.54	25
Long-term debt that reprices within 1 year	0	0.22	32	0	0.28	30	0	0.26	30	0	0.10	38	0	0.15	37
Net assets that reprice within 1 year	49.37	29.01	91	44.40	29.49	84	50.47	29.65	90	42.76	17.03	92	36.45	13.71	89
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-8.56	-1.97	25	-0.69	-0.51	51	-7.98	-2.33	32	5.09	0.77	60	17.57	10.70	74
Net short-term noncore funding dependence	-10.67	-6.65	28	-2.60	-6.88	66	-10.14	-7.71	38	3.21	-3.25	68	14.88	5.88	84
Short-term investment / Short-term noncore funding	261.49	265.83	65	138.33	246.74	39	228.30	273.46	55	62.91	230.45	27	9.08	78.10	7
Liquid assets - short-term noncore funding / Nonliquid assets	21.20	35.38	35	10.77	30.67	18	19.12	36.68	29	5.59	16.27	27	0.96	6.90	38
Net loans and leases / Total deposits	76.24	73.06	60	84.13	76.22	73	78.26	72.79	61	88.86	84.20	60	91.39	90.96	46
Net loans and leases / Core deposits	80.78	78.05	60	89	83.77	65	83.11	78.25	62	95.33	91.10	60	105.46	102.55	57
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-3.80	-3.53	40	0.28	0.62	50	0.35	0.12	67	1.51	0.88	73	0.11	0.36	44
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-7.81	-8.82	53	1.66	1.31	62	0.56	-0.25	73	3.34	3.63	53	2.81	1.28	84
Structured notes appreciation (depreciation) / Tier 1 capital	-0.02	-0.15	56	0.02	0	68	0	-0.02	76	0.04	0.03	73	0	-0.02	34
Percent of Investment Securities															
Held-to-maturity securities	27.96	20.27	60	33.08	12.84	81	23.91	14.28	69	34.85	5.36	90	13.76	7.25	76
Available-for-sale securities	71.89	77.97	40	66.91	85.49	18	75.92	83.77	31	65.14	93.39	10	86.23	91.33	25
U.S. Treasury securities	5.97	8.39	57	0.81	5.10	45	5.07	6.70	64	0.82	1.22	72	0.78	2.07	68
US agency securities (excluding mortgage-backed securities)	12.16	3.73	87	1.66	4.35	47	9.64	4.12	80	1.08	8.39	26	0.76	8.16	25
Municipal securities	41.41	7.89	97	45.82	9.71	94	45.10	8.22	96	42.31	18.61	83	17.07	15.40	60
Mortgage-backed securities	33.22	65.55	11	41.66	66.67	14	32.34	66.54	9	45.64	54.48	34	72.03	57.07	71
Asset-backed securities	0	2.78	22	0	1.97	25	0	2.50	24	0	1.97	32	0	1.70	34
Other debt securities	7.09	3.16	82	10.04	3.05	88	7.68	3.08	83	10.14	4.34	80	9.35	3.73	81
Mutual funds and equity securities	0.15	0.30	54	0.01	0.36	37	0.17	0.29	56	0.01	0.44	46	0.01	0.49	40
Debt securities 1 year or less	6.19	8.63	54	1.12	9.29	12	5.06	7.78	49	1.16	13.69	8	0.14	13.55	4
Debt securities 1 to 5 years	25.37	18.50	68	32.84	16.09	85	25.26	18.25	71	37.77	20.49	82	59.04	23.43	93
Debt securities over 5 years	68.28	70.45	37	66.03	72.48	34	69.51	71.11	38	61.06	61.87	41	40.81	58.63	23
Pledged securities	30.02	29.79	54	32.95	33.48	50	41.84	32.26	66	37.54	44.55	46	36.82	43.76	44
Structured notes, fair value	0.25	0.08	87	0.38	0.05	93	0.29	0.11	87	0.33	0.03	91	0.32	0.09	88
Percent Change from Prior Like Quarter															
Short-term investments	130.72	-1.29	96	777.62	156.41	94	313.72	27.98	98	370.92	136.94	85	-26.11	32.84	13
Investment securities	37.04	28.40	68	5.41	31.91	18	28.46	31.36	53	6.38	16.36	36	67.26	4.80	97
Core deposits	37.16	14.47	88	56.53	29.18	91	43.41	16.94	89	48.89	23.17	93	28.74	9.96	91
Noncore funding	25.63	-10.65	90	-41.57	-25.09	30	19.24	-14.79	85	-28.92	-12.78	29	25.54	4.16	79

BHC Name _____

City/State _____

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			2,502,726	1,968,718	1,490,242
Commit: Secured commercial real estate loans	543,721	249,164	496,921	267,170	141,585
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)			152,520	119,604	108,514
Securities underwriting	0	0	0	0	0
Standby letters of credit	76,929	56,277	77,923	51,798	50,160
Commercial and similar letters of credit	4,115	4,293	1,868	1,649	2,809
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	15,027	23,285	21,805	23,364	0
Credit derivatives - notional amount (holding company as beneficiary)	64,655	71,415	69,813	72,394	0
Credit derivative contracts w/ purchased credit protection-investment grade	79,682	94,700	91,618	95,758	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	4,268	7,850	6,388	13,745	5,571
Written options contracts (interest rate)	26,524	34,082	29,132	33,594	26,044
Purchased options contracts (interest rate)	15,898	11,976	11,976	8,056	7,157
Interest rate swaps	996,941	1,074,648	989,013	1,100,032	921,390
Futures and forward foreign exchange	549	750	538	656	453
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)							18.49	22.78	43	20.19	16.09	76	20.32	16.97	70
Standby letters of credit	0.56	0.64	59	0.55	0.67	56	0.58	0.65	58	0.53	0.31	79	0.68	0.36	81
Commercial and similar letters of credit	0.03	0.02	76	0.04	0.02	79	0.01	0.02	67	0.02	0.01	86	0.04	0.01	87
Securities lent	0	0.08	42	0	0.11	41	0	0.10	41	0	0	49	0	0	49
Credit derivatives - notional amount (holding company as guarantor)	0.11	0.26	60	0.23	0.28	65	0.16	0.24	65	0.24	0	94	0	0	47
Credit derivatives - notional amount (holding company as beneficiary)	0.47	0.18	82	0.70	0.18	85	0.52	0.18	82	0.74	0	97	0	0	48
Credit derivative contracts w/ purchased credit protection-investment grade	0.58	0.19	82	0.93	0.17	88	0.68	0.18	84	0.98	0.02	94	0	0.01	46
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.17	34	0	0.16	34	0	0.13	34	0	0	46	0	0	47
Derivative contracts	7.62	45.51	29	11.08	42.67	36	7.66	46.30	29	11.86	3.72	81	13.10	2.95	85
Interest rate contracts	7.61	33.09	31	11.07	30.32	38	7.66	32.46	31	11.85	3.62	81	13.09	2.87	85
Interest rate futures and forward contracts	0.03	4.02	34	0.08	4.59	35	0.05	3.25	32	0.14	0.20	81	0.08	0.08	81
Written options contracts (interest rate)	0.19	1.59	40	0.33	2	38	0.22	1.41	39	0.34	0.24	81	0.36	0.13	82
Purchased options contracts (interest rate)	0.12	1.35	54	0.12	1.45	52	0.09	1.31	52	0.08	0.03	89	0.10	0.02	91
Interest rate swaps	7.27	19.54	37	10.55	20.33	44	7.31	20.49	37	11.28	2.58	84	12.56	2.19	87
Foreign exchange contracts	0	6.48	54	0.01	6.19	52	0	6.30	53	0.01	0	95	0.01	0	95
Futures and forward foreign exchange contracts	0	3.96	57	0.01	3.83	55	0	3.78	55	0.01	0	95	0.01	0	95
Written options contracts (foreign exchange)	0	0.05	41	0	0.03	41	0	0.04	40	0	0	49	0	0	48
Purchased options contracts (foreign exchange)	0	0.05	41	0	0.04	41	0	0.04	40	0	0	49	0	0	48
Foreign exchange rate swaps	0	0.74	39	0	0.71	39	0	0.76	38	0	0	49	0	0	49
Equity, commodity, and other derivative contracts	0	1.07	35	0	0.80	33	0	0.92	34	0	0	48	0	0	48
Commodity and other futures and forward contracts	0	0.08	43	0	0.06	43	0	0.07	43	0	0	49	0	0	49
Written options contracts (commodity and other)	0	0.36	38	0	0.27	38	0	0.32	38	0	0	49	0	0	48
Purchased options contracts (commodity and other)	0	0.26	39	0	0.18	38	0	0.21	38	0	0	49	0	0	48
Commodity and other swaps	0	0.32	38	0	0.27	37	0	0.31	38	0	0	49	0	0	49
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							31.14	44.98	41	32.53	24.20	80	29.76	24.81	70

BHC Name

City/State

Derivative Instruments

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	1,044,180	1,129,306	1,037,047	1,156,083	960,615
Interest rate contracts	1,043,631	1,128,556	1,036,509	1,155,427	960,162
Foreign exchange contracts	549	750	538	656	453
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	4,817	8,600	6,926	14,401	6,024
Written options	26,524	34,082	29,132	33,594	26,044
Exchange-traded	0	0	0	0	0
Over-the-counter	26,524	34,082	29,132	33,594	26,044
Purchased options	15,898	11,976	11,976	8,056	7,157
Exchange-traded	0	0	0	0	0
Over-the-counter	15,898	11,976	11,976	8,056	7,157
Swaps	996,941	1,074,648	989,013	1,100,032	921,390
Held for trading	1,028,736	1,098,601	1,012,966	1,116,144	935,705
Interest rate contracts	1,028,736	1,098,601	1,012,966	1,116,144	935,705
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	15,444	30,705	24,081	39,939	24,910
Interest rate contracts	14,895	29,955	23,543	39,283	24,457
Foreign exchange contracts	549	750	538	656	453
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	1,097,338	1,189,924	1,099,533	1,218,247	929,000
One year or less	170,506	46,959	211,811	17,943	11,394
Over 1 year to 5 years	666,047	709,111	543,319	644,353	430,627
Over 5 years	260,785	433,854	344,403	555,951	486,979
Gross negative fair value (absolute value)	8,208	29,290	18,706	41,442	17,618
Gross positive fair value	8,029	24,944	15,893	34,854	14,788
Held for trading	7,987	24,756	15,779	34,672	14,746
Non-traded	42	188	114	182	42
Current credit exposure on risk-based capital derivative contracts	8,029	24,944	15,893	34,854	14,746
Credit losses on derivative contracts	359	372	1,543	4,782	0
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name

City/State

Derivatives Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Notional Amount															
Interest rate contracts	99.95	93.91	48	99.93	94.52	51	99.95	94.17	50	99.94	99.50	15	99.95	99.57	20
Foreign exchange contracts	0.05	3.18	55	0.07	3.16	53	0.05	3.47	53	0.06	0.19	88	0.05	0.14	85
Equity, commodity, and other contracts	0	1.19	34	0	1.04	33	0	1.14	34	0	0	47	0	0.07	45
Futures and forwards															
Written options	2.54	6.03	46	3.02	8.11	41	2.81	6.28	44	2.91	10.24	39	2.71	11.73	40
Exchange-traded	0	0.13	42	0	0.10	42	0	0.12	42	0	0	50	0	0	48
Over-the-counter	2.54	5.74	48	3.02	7.80	43	2.81	5.96	46	2.91	10.24	39	2.71	10.84	40
Purchased options	1.52	3.59	55	1.06	3.58	53	1.15	3.27	53	0.70	2.13	71	0.75	2.45	74
Exchange-traded	0	0.13	42	0	0.11	42	0	0.12	41	0	0	50	0	0	49
Over-the-counter	1.52	3.11	58	1.06	3.15	56	1.15	2.87	55	0.70	2.13	71	0.75	2.28	76
Swaps	95.48	74.58	71	95.16	69.64	75	95.37	74.26	73	95.15	71.83	75	95.92	64.61	69
Held for trading															
Interest rate contracts	98.52	38.74	87	97.28	42.14	86	97.68	40.42	85	96.55	16.03	90	97.41	15.01	89
Foreign exchange contracts	0	1.60	34	0	1.47	33	0	1.68	33	0	0	47	0	0.11	46
Equity, commodity, and other contracts	0	0.58	40	0	0.51	40	0	0.60	39	0	0	49	0	0	48
Non-traded															
Interest rate contracts	1.48	61.26	12	2.72	57.86	13	2.32	59.58	14	3.45	83.97	9	2.59	84.99	10
Foreign exchange contracts	0.05	0.37	70	0.07	0.45	71	0.05	0.40	70	0.06	0	92	0.05	0.01	89
Equity, commodity, and other contracts	0	0.11	38	0	0.12	37	0	0.09	38	0	0	48	0	0.01	47
Derivative contracts (excluding futures and forex 14 days or less)															
One year or less	16.33	27.97	46	4.16	26.80	24	20.42	27.56	52	1.55	15.52	39	1.19	15.20	40
Over 1 year to 5 years	63.79	26.35	92	62.79	28.69	96	52.39	27.01	85	55.74	19.75	90	44.83	22.92	80
Over 5 years	24.98	29.53	47	38.42	30.03	58	33.21	29.89	57	48.09	32.47	69	50.69	34.12	63
Gross negative fair value (absolute value)	0.79	1.21	28	2.59	1.21	90	1.80	0.98	84	3.58	2.84	62	1.83	1.30	67
Gross positive fair value	0.77	1.52	25	2.21	1.70	73	1.53	1.34	64	3.01	2.25	71	1.54	1.14	67
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.01	0.06	29	0.03	0.05	60	0.01	0.04	48	0.05	0.01	86	0.02	0	89
Gross positive fair value (X)	0.01	0.06	21	0.03	0.07	40	0.01	0.05	31	0.04	0.01	88	0.02	0	89
Held for trading (X)	0.01	0.04	52	0.03	0.05	57	0.01	0.04	51	0.04	0	94	0.02	0	94
Non-traded (X)	0	0.01	11	0	0.01	15	0	0.01	14	0	0	72	0	0	70
Current credit exposure (X)	0.01	0.04	32	0.03	0.05	48	0.01	0.04	39	0.04	0.02	79	0.02	0.01	82
Credit losses on derivative contracts	0.03	0	97	0.04	0	98	0.12	0	96	0.54	0	99	0	0	50
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	46	0	0	47	0	0	50	0	0	50
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	50	0	0	50
Other Ratios															
Current credit exposure / Risk-weighted assets	0.08	0.47	32	0.34	0.61	48	0.16	0.46	37	0.48	0.27	75	0.24	0.10	80

BHC Name _____ City/State _____

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	145,041	136,671	136,671	43,288	43,476
Gross losses	3,312	6,474	17,185	8,419	8,744
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	1,791	827	5,556	6,512	2,184
Net losses	1,521	5,647	11,629	1,907	6,560
Provision for loan and lease losses	-4,308	503	12,993	63,379	6,372
Adjustments	0	0	7,006	31,911	0
Ending balance	139,212	131,527	145,041	136,671	43,288
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.13	0.04	11	0.02	-0.11	74	0.11	-0.09	94	0.77	0.38	90	0.09	0.12	47
Provision for loan and lease losses / Average loans and leases	-0.19	0.06	14	0.03	-0.20	74	0.16	-0.16	92	1.05	0.53	90	0.13	0.16	46
Provision for loan and lease losses / Net loan and lease losses	-283.23	49.50	18	8.91	-168.35	64	111.73	-105.48	77	3,323.49	672.96	92	97.13	142.73	38
Allowance for loan and lease losses / Total loans and leases not held for sale	1.54	1.20	79	1.80	1.49	74	1.61	1.23	80	1.89	1.35	85	0.81	0.94	34
Allowance for loan and lease losses / Total loans and leases	1.54	1.17	80	1.80	1.47	76	1.61	1.20	82	1.89	1.33	86	0.81	0.93	36
Allowance for loan and lease losses / Net loans and leases losses (X)	22.88	38.27	62	5.82	18.09	23	12.47	21.39	54	71.67	25.33	88	6.60	17.18	39
Allowance for loan and lease losses / Nonaccrual assets	622.84	355.27	83	364.35	291.29	71	491.65	364.13	76	339.87	336.78	69	165.88	315.75	44
ALLL / 90+ days past due + nonaccrual loans and leases	622.18	284.19	87	353.45	246.27	75	458.32	287.08	79	338.59	293.46	71	145.32	283.41	39
Gross loan and lease losses / Average loans and leases	0.15	0.17	57	0.36	0.24	74	0.21	0.19	61	0.14	0.16	56	0.17	0.16	63
Recoveries / Average loans and leases	0.08	0.07	65	0.05	0.08	41	0.07	0.08	50	0.11	0.04	90	0.04	0.05	62
Net losses / Average loans and leases	0.07	0.09	56	0.31	0.16	77	0.14	0.11	65	0.03	0.11	27	0.13	0.11	65
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	46	0	0	44	0	0	43	0	0	48	0	0	49
Recoveries / Prior year-end losses	10.42	10.98	55	9.82	7.39	70	65.99	34.67	85	74.47	42.12	82	27.17	41.80	40
Earnings coverage of net loan and lease losses (X)	37.32	38.54	65	6.73	25.70	25	15.62	39.72	41	81.45	33.55	82	18.66	22.46	53

Net Loan and Lease Losses By Type

Real estate loans	0.01	-0.01	82	0.22	0.03	91	0.02	0.02	67	-0.05	0.04	2	0	0.02	26
Real estate loans secured by 1-4 family	0.33	-0.02	97	0.16	-0.01	96	0.12	-0.02	96	0.25	0.01	97	0	0.02	42
Revolving	0.05	-0.08	93	-0.21	-0.03	11	-0.06	-0.07	33	-0.09	0	9	-0.21	0.02	2
Closed-end	0.39	-0.02	98	0.24	-0.01	97	0.15	-0.01	96	0.33	0.01	97	0.05	0.02	81
Commercial real estate loans	-0.02	0	19	0.24	0.05	86	0.01	0.04	46	-0.08	0.05	1	0	0.02	32
Construction and land development	-0.01	-0.02	32	-0.18	0	3	-0.06	0	13	-0.02	0	20	-0.13	-0.02	9
1-4 family	0	0	58	0	0	58	0	0	57	0	0	50	-0.04	0	2
Other	-0.01	-0.01	28	-0.18	0	2	-0.06	0	10	-0.02	-0.01	20	-0.09	-0.02	12
Multifamily	0	0	57	0	0	54	0	0.01	48	0	0	88	0	0	56
Nonfarm nonresidential	-0.02	0.01	16	0.32	0.07	87	0.02	0.05	53	-0.09	0.07	1	0.03	0.03	66
Owner-occupied	0	0	83	0	0.01	70	0.01	0.01	74	-0.01	0.01	10	0	0.01	63
Other	-0.02	0	9	0.32	0.06	90	0.01	0.04	56	-0.08	0.04	1	0.03	0.01	77
Real estate loans secured by farmland	-0.27	0	0	0	0	57	0.09	0	92	0	0.01	44	0	0.01	45
Commercial and industrial loans	-0.05	0.11	14	0.45	0.20	79	0.21	0.17	63	0.12	0.20	50	0.28	0.27	62
Loans to individuals	0.24	0.70	26		1.06		0.12	0.71	14	0.38	0.66	47	0.35	0.74	36
Credit card loans	1.21	1.88	27	1.45	2.41	28	1.12	1.84	22	3.32	1.71	78	0.09	1.89	27
Agricultural loans	14.64	0	99	0	0.02	50	0	0.02	48	0	0.01	48	0	0.02	46
Loans to foreign governments and institutions		0			0			0							
Other loans and leases	-0.01	0.16	8	0.02	0.09	60	2.25	0.10	97	0	0.44	29	0	0.14	33

BHC Name _____ City/State _____

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	15,159	29,201	38,129	12,707	13,198
90+ days past due loans and leases	24	1,113	2,145	152	3,693
Nonaccrual loans and leases	22,351	36,099	29,501	40,213	26,096
Total past due and nonaccrual loans and leases	37,534	66,413	69,775	53,072	42,987
Restructured 30-89 days past due					
Restructured 30-89 days past due	0	0	0	0	0
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	3,406	4,026	3,799	4,253	473
Total restructured loans and leases	3,406	4,026	3,799	4,253	473
30-89 days past due loans held for sale					
30-89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	2,738	3,320	2,859	3,559	79
Other real estate owned	1,459	6,164	3,493	5,330	6,344
Other Assets					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Loans and Leases															
30-89 days past due loans and leases	0.17	0.32	31	0.40	0.33	72	0.42	0.32	74	0.18	0.26	43	0.25	0.31	50
90+ days past due loans and leases	0	0.10	22	0.02	0.11	40	0.02	0.10	50	0	0.04	42	0.07	0.03	80
Nonaccrual loans and leases	0.25	0.44	26	0.49	0.65	44	0.33	0.46	35	0.56	0.60	52	0.49	0.48	59
90+ days past due and nonaccrual loans and leases	0.25	0.59	20	0.51	0.82	36	0.35	0.62	31	0.56	0.67	47	0.56	0.54	62
30-89 days past due restructured															
30-89 days past due restructured	0	0.01	17	0	0.01	20	0	0.01	21	0	0	32	0	0	29
90+ days past due restructured	0	0	31	0	0	30	0	0	30	0	0	45	0	0	45
Nonaccrual restructured	0.04	0.10	34	0.06	0.13	37	0.04	0.10	37	0.06	0.09	48	0.01	0.07	24
30-89 days past due loans held for sale															
30-89 days past due loans held for sale	0	0	39	0	0	41	0	0	40	0	0	47	0	0	47
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	48	0	0	48
Nonaccrual loans held for sale	0	0	40	0	0	39	0	0	40	0	0	46	0	0	48
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.17	0.32	31	0.40	0.33	72	0.42	0.32	74	0.18	0.26	43	0.25	0.31	50
90+ days past due assets	0	0.10	20	0.02	0.11	39	0.02	0.10	49	0	0.04	42	0.07	0.03	80
Nonaccrual assets	0.25	0.45	26	0.49	0.66	43	0.33	0.47	35	0.56	0.60	52	0.49	0.48	59
30+ days past due and nonaccrual assets	0.41	0.94	20	0.91	1.18	47	0.77	0.97	46	0.73	0.95	39	0.81	0.87	53
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.16	0.35	22	0.37	0.50	42	0.23	0.36	33	0.41	0.47	47	0.41	0.39	62
90+ days past due and nonaccrual assets + other real estate owned	0.17	0.36	22	0.43	0.53	46	0.26	0.37	35	0.47	0.52	49	0.49	0.45	63
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.19	0.41	22	0.45	0.58	41	0.26	0.41	35	0.50	0.63	44	0.44	0.56	44
Allowance for loan and lease losses	19.07	62.77	11	34.66	69.27	23	24.72	62.64	17	35.93	72.10	23	75.12	92.08	49
Equity capital + allowance for loan and lease losses	1.65	3.67	20	3.72	5.03	35	2.14	3.60	33	4.04	5.64	37	3.57	4.77	40
Tier 1 capital + allowance for loan and lease losses	1.88	4.23	18	4.36	5.96	38	2.56	4.30	29	4.78	6.21	41	4.31	5.30	45
Loans and leases + other real estate owned	0.29	0.69	18	0.62	0.97	32	0.40	0.71	26	0.68	0.92	38	0.61	0.78	42

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	0.22	0.26	51	0.07	0.31	14	0.26	0.26	55	0.07	0.25	22	0.26	0.28	58
90+ days past due	0	0.13	18	0	0.13	15	0	0.12	31	0	0.04	25	0.11	0.03	83
Nonaccrual	0.11	0.51	12	0.44	0.76	33	0.18	0.52	23	0.56	0.63	50	0.13	0.45	15
Commercial and industrial															
30–89 days past due	0.09	0.26	28	0.51	0.22	85	0.73	0.24	92	0.21	0.15	71	0.25	0.22	67
90+ days past due	0	0.03	38	0.03	0.02	76	0.06	0.04	79	0	0.02	68	0.03	0.02	82
Nonaccrual	0.39	0.53	48	0.60	0.69	54	0.41	0.57	46	0.60	0.61	64	0.96	0.74	72
Individuals															
30–89 days past due	0.03	0.67	12	0.52	0.53	52	0.03	0.63	15	2.41	0.52	93	0.61	0.60	58
90+ days past due	0.01	0.08	52	0.24	0.11	79	0.01	0.09	49	0.03	0.02	74	0.07	0.02	84
Nonaccrual	0.01	0.16	28	0.02	0.22	29	0.01	0.17	28	0.03	0.14	42	0	0.12	36
Depository institution loans															
30–89 days past due		0			0.01			0.01			0			0	
90+ days past due		0			0			0			0			0	
Nonaccrual		0.01			0			0			0			0	
Agricultural															
30–89 days past due	0	0.16	31	0	0.17	31	0	0.07	30	0	0.07	34	0	0.10	34
90+ days past due	0	0	42	0	0	44	0	0	42	0	0	45	0	0	47
Nonaccrual	7.38	0.71	91	0	0.44	25	12.56	0.70	96	0	0.57	29	0	0.80	28
Foreign governments															
30–89 days past due		0			0.03			0.50							
90+ days past due		0			0			0							
Nonaccrual		0.23			0.04			0.15							
Other loans and leases															
30–89 days past due	0	0.13	17	9.13	0.13	99	0	0.12	16	1.76	0.67	86	0	0.28	23
90+ days past due	0	0.01	34	0	0.01	34	0	0.01	34	0	0	40	0	0	40
Nonaccrual	0	0.08	22	0	0.15	19	0	0.09	21	0.01	0.10	73	0	0.04	37

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Past Due and Nonaccrual Loans and Leases—Continued

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	
Memoranda																
1-4 family	30-89 days past due	0.73	0.44	80	0.46	0.47	59	0.62	0.46	74	0.61	0.46	69	1.30	0.53	90
	90+ days past due	0	0.25	21	0	0.28	18	0	0.24	37	0	0.06	28	0.27	0.05	89
	Nonaccrual	0.24	0.68	24	1.24	0.88	74	0.43	0.71	39	1.24	0.67	84	0.34	0.55	31
Revolving	30-89 days past due	0.03	0.27	17	0.10	0.31	28	0.02	0.28	20	0	0.25	13	0.13	0.36	31
	90+ days past due	0	0.03	34	0	0.03	32	0	0.02	35	0	0.01	41	0.05	0.01	85
	Nonaccrual	0	1.02	5	0	1.31	4	0	1.18	6	0.05	0.46	18	0.14	0.34	36
Closed-end	30-89 days past due	0.89	0.46	82	0.54	0.48	65	0.73	0.49	77	0.74	0.48	72	1.57	0.56	91
	90+ days past due	0	0.28	21	0	0.31	20	0	0.26	38	0	0.06	29	0.32	0.05	91
	Nonaccrual	0.29	0.66	32	1.51	0.85	82	0.51	0.67	44	1.50	0.69	88	0.38	0.57	34
Junior lien	30-89 days past due	0.01	0.01	48	0.02	0.01	65	0	0.01	11	0.01	0.01	68	0.35	0.02	99
	90+ days past due	0	0	36	0	0	35	0	0	36	0	0	44	0.07	0	97
	Nonaccrual	0.09	0.03	87	0.31	0.05	96	0.09	0.03	82	0.33	0.03	97	0.02	0.03	47
Commercial real estate	30-89 days past due	0.18	0.16	63	0.04	0.22	19	0.20	0.15	71	0.02	0.14	31	0.10	0.15	50
	90+ days past due	0	0.01	30	0	0.02	24	0	0.01	28	0	0.02	35	0.09	0.02	89
	Nonaccrual	0.09	0.37	19	0.37	0.62	39	0.15	0.38	27	0.50	0.57	53	0.11	0.34	32
Construction and development	30-89 days past due	0.38	0.19	76	0.08	0.22	50	0	0.17	35	0	0.16	53	0.07	0.20	60
	90+ days past due	0	0	38	0	0.01	35	0	0.01	38	0	0.01	43	0.05	0.01	90
	Nonaccrual	0	0.17	15	0	0.50	11	0	0.20	15	0	0.21	21	0	0.18	21
1-4 family	30-89 days past due	0	0.03	29	0	0.03	30	0	0.02	30	0	0.03	36	0	0.05	33
	90+ days past due	0	0	47	0	0	44	0	0	44	0	0	46	0	0	47
	Nonaccrual	0	0.02	32	0	0.02	29	0	0.01	32	0	0.01	42	0	0.01	40
Other	30-89 days past due	0.38	0.14	81	0.08	0.16	61	0	0.13	45	0	0.09	60	0.07	0.12	73
	90+ days past due	0	0	39	0	0	38	0	0	41	0	0	44	0.05	0	94
	Nonaccrual	0	0.14	17	0	0.43	11	0	0.16	18	0	0.16	23	0	0.14	24
Multifamily	30-89 days past due	0	0.06	29	0.26	0.08	80	0.32	0.07	87	0	0.03	39	0	0.03	38
	90+ days past due	0	0	46	0	0	45	0	0	46	0	0	47	0	0	46
	Nonaccrual	0	0.12	25	0	0.13	19	0	0.17	21	0	0.10	32	0	0.03	37
Nonfarm non-residential	30-89 days past due	0.16	0.13	69	0.02	0.20	19	0.23	0.13	77	0.03	0.14	38	0.12	0.13	57
	90+ days past due	0	0.01	34	0	0.02	27	0	0.01	31	0	0.02	38	0.10	0.02	90
	Nonaccrual	0.11	0.45	22	0.46	0.78	41	0.19	0.45	32	0.62	0.73	54	0.14	0.36	33
Owner Occupied	30-89 days past due	0.12	0.04	87	0	0.06	23	0.19	0.04	92	0	0.05	18	0.03	0.06	45
	90+ days past due	0	0	38	0	0	33	0	0	37	0	0.01	40	0.02	0.01	86
	Nonaccrual	0.07	0.17	34	0.20	0.32	41	0.15	0.17	49	0.28	0.27	59	0.01	0.19	19
Other	30-89 days past due	0.04	0.08	55	0.01	0.12	32	0.04	0.08	65	0.03	0.06	61	0.09	0.05	79
	90+ days past due	0	0.01	39	0	0.01	34	0	0	37	0	0	44	0.08	0.01	92
	Nonaccrual	0.04	0.24	29	0.25	0.40	46	0.04	0.23	29	0.34	0.33	63	0.13	0.14	64
Farmland	30-89 days past due	0	0.17	31	0	0.13	30	1.17	0.10	95	0	0.08	33	0	0.21	28
	90+ days past due	0	0	45	0	0.01	45	0	0	45	0	0	46	0	0.01	45
	Nonaccrual	0.25	0.67	55	0.37	1.14	51	0.25	0.69	55	0.37	1.19	59	0	1.06	24
Credit card	30-89 days past due	0.78	0.87	35	0.92	0.75	60	0.84	0.81	51	0.71	1.02	56	1.26	0.87	72
	90+ days past due	0.28	0.45	41	0.53	0.56	51	0.28	0.45	41	0.49	0.22	78	0.33	0.18	76
	Nonaccrual	0	0.12	35	0	0.10	37	0	0.10	36	0	0.02	46	0	0	46

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Common Equity Tier 1 Capital					
Common stock plus related surplus	937,311	624,809	945,669	624,642	468,699
Retained earnings	551,355	475,031	530,306	451,534	380,737
Accumulated other comprehensive income (AOCI)	-59,260	26,177	18,777	37,120	17,749
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	1,429,406	1,126,017	1,494,752	1,113,296	867,185
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	382,963	279,034	384,152	280,303	232,611
Accumulated other comprehensive income-related adjustments	-59,260	26,177	18,777	37,120	17,749
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	1,105,703	820,806	1,091,823	795,873	616,825
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	1,105,703	820,806	1,091,823	795,873	616,825
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	165,588	93,600	165,588	93,600	93,600
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	51	53	51	54	55
Additional tier 1 capital before deductions	165,639	93,653	165,639	93,654	93,655
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	165,639	93,653	165,639	93,654	93,655
Tier 1 Capital	1,271,342	914,459	1,257,462	889,527	710,480
Tier 2 Capital					
Tier 2 capital instruments and related surplus	63,250	113,250	63,250	113,250	50,000
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	108,496	92,969	102,324	91,824	43,793
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	171,746	206,219	165,574	205,074	93,793
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	171,746	206,219	165,574	205,074	93,793
Exited advanced approach tier 2 capital					
Total capital	1,443,088	1,120,678	1,423,036	1,094,601	804,273
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	13,656,485	9,954,336	13,300,099	9,148,855	7,303,236
Less: Deductions from common equity tier 1 capital	382,963	279,034	384,152	280,303	232,611
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	13,273,522	9,675,302	12,915,947	8,868,552	7,070,625
Total risk-weighted assets	10,018,747	7,432,451	9,666,530	7,334,945	6,232,354
Exited advanced approach total RWA					

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Capital Ratios															
Common equity tier 1 capital, column A	11.04	12.18	34	11.04	12.54	28	11.29	12.37	34	10.85	10.91	34	9.90	12.50	10
Common equity tier 1 capital, column B	0	0.26	46	0	0.28	46	0	0.29	46	0	0	50	0	0	50
Tier 1 capital, column A	12.69	12.88	52	12.30	13.31	39	13.01	13.11	59	12.13	11.60	41	11.40	13.19	24
Tier 1 capital, column B	0	0.31	46	0	0.32	46	0	0.34	46	0	0	50	0	0	50
Total capital, column A	14.40	14.72	52	15.08	15.37	51	14.72	14.91	57	14.92	13.45	53	12.90	14.63	23
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0	50	0	0	50
Tier 1 leverage	9.58	9.06	69	9.45	9.15	60	9.74	8.98	72	10.03	9.65	66	10.05	10.39	44
Supplementary leverage ratio, advanced approaches HCs		6.62			7.94			6.71							

BHC Name

City/State

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	1	16	27	87	120	-93.75	-88.89
Other insurance activities income	1	16	27	87	120	-93.75	-88.89
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	136,459	128,609	136,208	127,758	103,012	6.10	91.31

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	48	0	0	48
Insurance underwriting assets (P/C) / Total insurance underwriting assets	50.48			54.39			53.11			50			60		
Insurance underwriting assets (L/H) / Total insurance underwriting assets	49.52			45.61			46.89			50			40		
Separate account assets (L/H) / Total life assets	11.64			12.21			13.40			0			0		
<hr/>															
Insurance activities revenue / Adjusted operating income	0	0.38	31	0.02	0.38	39	0.01	0.36	31	0.03	0.41	59	0.04	0.37	63
Premium income / Insurance activities revenue	0	3.33	42	0	2.23	43	0	2.76	42	0	0.01	47	0	0.03	47
Credit related premium income / Total premium income	37.50			33.33			32.99			100			100		
Other premium income / Total premium income	62.50			66.67			67.01			0			0		
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.02	45	0	0.02	45	0	0.02	44	0	0	49	0	0	48
Insurance net income (P/C) / Equity (P/C)	25.60			22.15			23.22			19.85			37.86		
Insurance net income (L/H) / Equity (L/H)	150.40			3.56			4.49								
Insurance benefits, losses, expenses / Insurance premiums	2,703.20			1,367.96			927.51			-40.91			132.57		
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0.07			0.07			0			0		
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0			0		
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	50	0	0	49
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	9.67	12.22	39	12.30	11	53	9.71	12	38	12.45	11.01	53	13.67	11.53	53
<hr/>															
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.46	37	0	0.50	37	0	0.46	37	0	0	49	0	0	49

BHC Name

City/State

Foreign Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Yield: Foreign loans		0.70			0.69			0.66			0.05			0	
Cost: Interest-bearing deposits		0.14			0.13			0.14			1.24			2.53	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.72			0.37			0.20							
Commercial and industrial loans		1.62			1.94			0.79						2.35	
Foreign governments and institutions		0			0			0							
Growth Rates															
Net loans and leases		10.28			-6.17			6.83			5,672.05			-47.91	
Total selected assets		17.19			-2.56			9.48			6.04			-25.04	
Deposits		-5.48			2.95			0.73			-44.89			2.53	

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Activity as a Percent of Total Assets					
Securitization activities	0	0	0	0	0
1-4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1-4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans.....					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans.....					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure.....	6.31	14.17	6.51	15.64	9.40

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
30-89 Days Past Due Securitized Assets							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 30-89 days past due securitized assets.....	0	0	0	0	0		
90+ Days Past Due Securitized Assets							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 90+ days past due securitized assets.....	0	0	0	0	0		
Total past due securitized assets.....	0	0	0	0	0		
Net Losses on Securitized Assets							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0		

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

BHC Name

City/State

Parent Company Income Statement

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	25,013	30,013	95,051	37,071	60,000	-16.66	
Dividends	25,000	30,000	95,000	37,000	60,000	-16.67	
Interest	0	0	0	0	0		
Management and service fees	13	13	51	71	0	0.00	
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	212	575	5,600	1,883	2,164	-63.13	202.86
Dividends	25	24	2,096	1,511	1,642	4.17	56.25
Interest	0	1	4	17	45	-100.00	
Management and service fees	0	0	0	0	0		
Other income	187	550	3,500	355	477	-66.00	246.30
Income from subsidiary holding companies							
Dividends							
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	25,225	30,588	100,651	38,954	62,164	-17.53	35935.71
Securities gains (losses)	0	0	0	0	0		
Other operating income	0	0	0	0	0		
Total operating income	25,225	30,588	100,651	38,954	62,164	-17.53	35935.71
Operating Expenses							
Personnel expenses	685	477	2,097	1,674	1,337	43.61	-8.05
Interest expense	1,072	1,712	6,406	5,581	3,688	-37.38	66.72
Other expenses	2,033	2,176	13,991	10,352	10,600	-6.57	22.54
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	3,790	4,365	22,494	17,607	15,625	-13.17	24.38
Income (loss) before taxes	21,435	26,223	78,157	21,347	46,539	-18.26	
Applicable income taxes (credit)	-631	-633	-3,710	-3,448	-3,477		
Extraordinary items							
Income before undistributed income of subsidiaries	22,066	26,856	81,867	24,795	50,016	-17.84	
Equity in undistributed income of subsidiaries	25,627	3,070	51,188	49,589	42,723	734.76	79.81
Bank subsidiaries	24,834	2,620	46,664	49,606	40,240	847.86	79.96
Nonbank subsidiaries	793	450	4,524	-17	2,483	76.22	75.44
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	47,693	29,926	133,055	74,384	92,739	59.37	284.90
Memoranda							
Bank net income	49,834	32,620	141,664	86,606	100,240	52.77	261.12
Nonbank net income	818	474	6,620	1,494	4,125	72.57	74.79
Subsidiary holding companys' net income	0	0	0	0	0		

BHC Name

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Parent Company Balance Sheet

Dollar Amount in Thousands	03/31/2022	% of Total Assets	03/31/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	1,513,573	91.47	1,191,240	89.47	1,568,796	91.65	1,200,689	977,959	27.06	148.73
Common and preferred stock	1,513,573	91.47	1,191,240	89.47	1,568,796	91.65	1,200,689	977,959	27.06	148.73
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries	17,994	1.09	13,128	0.99	17,201	1	12,678	12,695	37.07	236.71
Common and preferred stock	17,994	1.09	13,128	0.99	17,201	1	12,678	12,695	37.07	236.71
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	91,653	5.54	97,235	7.30	94,760	5.54	75,475	21,955	-5.74	462.22
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	2,182	0.13	2,182	0.16	2,182	0.13	2,182	2,182	0.00	101.66
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	29,283	1.77	27,645	2.08	28,766	1.68	30,026	32,824	5.93	8.54
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	1,654,685	100.00	1,331,430	100.00	1,711,705	100.00	1,321,050	1,047,615	24.28	151.38
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	21,429	1.30	27,143	2.04	22,857	1.34	30,000	34,286	-21.05	
Subordinated notes and debentures	62,407	3.77	111,437	8.37	62,346	3.64	111,346	49,126	-44.00	27.97
Other liabilities	1,172	0.07	3,853	0.29	887	0.05	4,229	518	-69.58	-36.79
Balance due to subsidiaries and related institutions	96,500	5.83	96,500	7.25	96,500	5.64	96,500	96,500	0.00	38.46
Total liabilities	181,508	10.97	238,933	17.95	182,590	10.67	242,075	180,430	-24.03	50.86
Equity Capital	1,473,177	89.03	1,092,497	82.05	1,529,115	89.33	1,078,975	867,185	34.84	173.86
Perpetual preferred stock (income surplus)	71,988	4.35	0	0	71,988	4.21	0	0		
Common stock	395	0.02	332	0.02	398	0.02	332	281	18.98	66.67
Common surplus	1,010,446	61.07	698,005	52.43	1,018,799	59.52	697,839	526,599	44.76	190.14
Retained earnings	523,136	31.62	441,511	33.16	492,681	28.78	417,212	380,737	18.49	165.24
Accumulated other comprehensive income	-59,260	-3.58	26,177	1.97	18,777	1.10	37,120	17,749		
Other equity capital components	-73,528	-4.44	-73,528	-5.52	-73,528	-4.30	-73,528	-58,181		
Total liabilities and equity capital	1,654,685	100.00	1,331,430	100.00	1,711,705	100.00	1,321,050	1,047,615	24.28	151.38
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	96,500	5.83	96,500	7.25	96,500	5.64	96,500	96,500	0.00	38.46
Notes payable to subsidiaries that issued TPS	93,600	5.66	93,600	7.03	93,600	5.47	93,600	93,600	0.00	38.46
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

BHC Name

City/State

Parent Company Analysis—Part 1

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Profitability															
Net income / Average equity capital	12.42	9.94	74	10.92	12.54	44	10.43	11.94	44	8.24	9.11	39	11.67	10.58	65
Bank net income / Average equity investment in banks	12.93	10.44	73	10.91	12.55	40	10.55	11.80	46	8.43	9.38	39	11.07	10.85	53
Nonbank net income / Average equity investment in nonbanks	18.59	11.36	72	14.69	12.53	63	48.13	13.12	92	11.62	9.69	71	36.52	12.07	86
Subsidiary HCs net income / Average equity investment in sub HCs		8.34			11.69			10.11			8.82			15.16	
Bank net income / Parent net income	104.49	97.54	62	109	95.97	90	106.47	96.79	81	116.43	104.93	88	108.09	103.77	72
Nonbank net income / Parent net income	1.72	3.43	68	1.58	2.83	64	4.98	3.40	75	2.01	1.04	78	4.45	1.08	86
Subsidiary holding companies' net income / Parent net income		80.23			65.70			65.35			101.16			92.33	
Leverage															
Total liabilities / Equity capital	12.32	16.87	48	21.87	17.74	75	11.94	16.81	48	22.44	11.62	80	20.81	9.66	86
Total debt / Equity capital	5.69	11.65	42	12.68	11.90	65	5.57	11.71	40	13.10	5.79	75	9.62	3.93	75
Total debt + notes payable to subs that issued TPS / Equity capital	12.04	13.71	51	21.25	14.30	77	11.69	13.63	53	21.77	9.67	82	20.41	7.99	89
Total debt + Loans guaranteed for affiliate / Equity capital	5.69	11.72	42	12.68	12.02	64	5.57	11.77	39	13.10	5.79	75	9.62	3.97	74
Total debt / Equity capital – excess over fair value	5.69	11.75	42	12.68	12	65	5.57	11.81	40	13.10	5.79	75	9.62	3.93	75
Long-term debt / Equity capital	5.69	11.08	42	12.68	11.33	66	5.57	10.95	40	13.10	5.67	76	9.62	3.86	76
Short-term debt / Equity capital	0	0.49	40	0	0.52	41	0	0.57	38	0	0.01	46	0	0.01	46
Current portion of long-term debt / Equity capital	0	0.08	42	0	0.04	41	0	0.06	41	0	0	47	0	0	47
Excess cost over fair value / Equity capital	0	0.07	41	0	0.10	40	0	0.05	41	0	0	45	0	0	46
Long-term debt / Consolidated long-term debt	36.40	40.81	42	48.61	35.48	57	36.77	39.86	41	49.10	20.97	77	35.90	14.37	78
Double Leverage															
Equity investment in subs / Equity capital	103.96	103.47	57	110.24	102.85	85	103.72	103.22	58	112.46	104.49	80	114.24	104.21	85
Total investment in subs / Equity capital	103.96	108.45	45	110.24	108.21	73	103.72	108.40	46	112.46	104.82	79	114.24	104.48	85
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.31	0.38	57	0.93	0.22	87	0.43	0.29	64	1.81	0.49	86	1.33	0.44	82
Equity investment in subs – equity cap / Net income-div (X)	0.38	1.31	28	1.15	0.74	77	0.53	1.05	41	2.46	1.45	76	1.62	1.47	69
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	202.31	129.62	78	312.46	111.20	95	216.82	152.85	76	113.37	121.76	50	203.90	153.39	80
Cash from ops + noncash items + op expense / Op expense + dividend	229.81	125.04	79	359.08	98.58	95	229.15	154.48	78	134.13	138.81	58	213.11	152.31	82
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	80.53	98.29	40	269.35	85.35	93	119.28	98.54	71	228.38	140.42	82	141.12	105.99	82
Pretax operating income + interest expense / Interest expense	2,099.53	2,251.18	74	1,631.72	1,142.88	73	1,320.06	1,835.33	52	482.49	2,318.94	36	1,361.90	17,211.14	55
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,023.13	1,728.15	50	992.55	1,357.31	56	785.29	1,770.77	33	301.60	1,435.81	27	649.33	2,481.22	39
Dividends + interest from subsidiaries / Interest expense + dividends	244.96	145.40	79	409.12	117.86	95	298.23	174.12	83	151.83	137	67	304.54	196.13	81
Fees + other income from subsidiaries / Salary + other expenses	7.36	9.52	72	21.22	13.36	75	22.07	11.92	76	3.54	4.45	84	4	3.91	82
Net income / Current part of long-term debt + preferred dividends (X)	38.81	20.52	86		33.13			47.61			52.16			71.69	
Other Ratios															
Net assets that reprice within 1 year / Total assets	4.72	3.42	68	7.75	3.97	75	4.76	3.44	64	6.39	2.19	81	3.27	1.59	74
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.24			0.05			0.17			0			0	
Nonaccrual		0.75			1.22			0.92			0			8.16	
Total		1			1.27			1.09			0			8.16	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	50	0	0	49
To nonbank subsidiaries	0	0.02	47	0	0.03	47	0	0.02	46	0	0	49	0	0	49
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	50	0	0	50
Total	0	0.02	47	0	0.03	47	0	0.02	46	0	0	49	0	0	49
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.12	1.70	54	1.06	1.80	79	0.12	1.76	55	1.11	0.09	96	1.47	0.13	95
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.05	40	0	0.07	40	0	0.06	40	0	0	49	0	0	49

BHC Name

City/State

Parent Company Analysis—Part 2

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	41.44	64.91	34	20.95	74.87	13	31.95	66.37	22	79.83	79.13	52	33.13	65.39	24
Dividends declared / Net income	19.17	33.46	25	18.80	23.13	37	19.66	28.27	30	26.61	29.39	46	17.87	25.65	36
Net income – dividends / Average equity.....	10.04	6.76	80	8.86	9.52	52	8.38	8.62	54	6.05	6.36	46	9.58	7.61	74
Percent of Dividends Paid															
Dividends from bank subsidiaries	273.40	124.34	83	533.14	101.14	95	363.25	155.92	87	186.92	130.75	76	362.14	160.93	88
Dividends from nonbank subsidiaries	0.27	1.65	81	0.43	3.28	78	8.01	4.90	80	7.63	3.01	80	9.91	2.59	84
Dividends from subsidiary holding companies.....	0	3.24	45	0	4.75	46	0	5.91	45	0	0	48	0	0	48
Dividends from all subsidiaries	273.68	153.16	78	533.57	128.99	94	371.26	203.53	84	194.55	158.62	73	372.05	209.89	84
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	50.17	43.39	53	91.97	30.63	92	67.06	45.96	67	42.72	43.52	50	59.86	45.88	65
Interest income from bank subsidiaries.....	0	0.15	27	0	0.12	24	0	0.11	24	0	0.05	33	0	0.09	32
Management and service fees from bank subsidiaries	0.03	0.75	78	0.04	1.08	74	0.04	0.88	76	0.08	0.57	88	0	0.47	43
Other income from bank subsidiaries.....	0	0	48	0	0	47	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries	50.19	49.34	52	92.01	33.49	92	67.10	51.33	66	42.80	51.02	47	59.86	48.40	60
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	3.06	31.46	59	5.06	47.24	54	31.66	62.63	34	101.14	99.52	65	39.81	76.61	28
Interest income from nonbank subsidiaries.....	0	2.20	37	0.21	2.80	69	0.06	2.44	64	1.14	0.07	91	1.09	0.91	88
Management and service fees from nonbank subsidiaries	0	0.46	41	0	0.53	40	0	0.37	40	0	0.02	47	0	0.02	47
Other income from nonbank subsidiaries.....	22.86	0.06	98	116.03	0.09	97	52.87	0.07	97	23.76	0.11	98	11.56	0.01	97
Operating income from nonbank subsidiaries	25.92	39.06	59	121.31	69.48	78	84.59	87.22	58	126.04	105.70	78	52.46	83.73	26
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		117.80			28.44			38.10			29.39			65.48	
Interest income from subsidiary holding companies.....		11.88			6.44			5.26			0			0	
Management and service fees from subsidiary holding companies.....		0.52			0.37			0.73			0			0	
Other income from subsidiary holding companies.....		-3.33			-1.46			-0.40			0			0	
Operating income from subsidiary holding companies.....		126.86			34.47			58.37			29.39			65.48	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	99.11	60.28	65	98.08	58.57	65	94.39	74.16	45	94.98	76.69	42	96.52	77.61	45
Interest income from bank subsidiaries.....	0	1.04	25	0	0.72	23	0	0.23	23	0	0.11	33	0	0.23	32
Management and service fees from bank subsidiaries	0.05	1.48	77	0.04	4.11	73	0.05	1.44	75	0.18	0.96	88	0	0.75	43
Other income from bank subsidiaries.....	0	0.01	46	0	0.02	46	0	0.02	46	0	0.01	46	0	0.01	46
Operating income from bank subsidiaries	99.16	73.91	50	98.12	71.70	53	94.44	83.13	33	95.17	84.80	29	96.52	94.06	30
Dividends from nonbank subsidiaries	0.10	4.30	74	0.08	5.32	70	2.08	3.07	72	3.88	1.76	80	2.64	1.13	82
Interest income from nonbank subsidiaries.....	0	0.21	40	0	0.82	75	0	0.18	73	0.04	0	92	0.07	0	93
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.05	42	0	0.01	42	0	0	48	0	0	48
Other income from nonbank subsidiaries.....	0.74	0	96	1.80	0.01	96	3.48	0.01	98	0.91	0	98	0.77	0	97
Operating income from nonbank subsidiaries	0.84	6.88	70	1.88	10.59	65	5.56	4.67	79	4.83	2.06	81	3.48	1.56	82
Dividends from subsidiary holding companies.....	0	1.52	46	0	1.03	46	0	2.10	45	0	0	48	0	0	47
Interest income from subsidiary holding companies.....	0	0.01	46	0	0.13	45	0	0.01	45	0	0	50	0	0	49
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	50	0	0	50
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	3.73	44	0	2.35	44	0	3.91	43	0	0	47	0	0	47
Loans and advances from subsidiaries / Short term debt.....		225.56			142.34			158.10			400.31			1,178.56	
Loans and advances from subsidiaries / Total debt	115.11	28.43	91	69.63	29.59	80	113.26	26.38	92	68.27	59.71	73	115.69	70.71	76